

WHAT IS CLAIMED IS:

- 1                   1.       An electronic commerce card authentication system comprising:  
2                   a central transaction server adapted to:  
3                   receive an authentication request from a cardholder system;  
4                   forward the authentication request to an access control server;  
5                   relay authentication information between the access control server and  
6 the cardholder system;  
7                   receive an authentication response from the access control server; and  
8                   forward the authentication response to the cardholder system.
- 1                   2.       The electronic commerce card authentication system of claim 1,  
2 wherein the authentication response is adapted to be analyzed by a merchant system.
- 1                   3.       The electronic commerce card authentication system of claim 1,  
2 wherein the central transaction server is adapted to forward a copy of the authentication  
3 response to an authentication history server to be archived.
- 1                   4.       The electronic commerce card authentication system of claim 1,  
2 wherein the central transaction server is further adapted to receive a verifying enrollment  
3 request from a directory server, and to send a verifying enrollment response to the directory  
4 server.
- 1                   5.       The electronic commerce card authentication system of claim 4,  
2 wherein the central transaction server is adapted to send the verifying enrollment response in  
3 response to a query to the access control server.
- 1                   6.       The electronic commerce card authentication system of claim 4,  
2 wherein the central transaction server is adapted to send the verifying enrollment response to  
3 the directory server with or without querying the access control server, and is further adapted  
4 to query the access control server in response to receiving an authentication request.
- 1                   7.       The electronic commerce card authentication system of claim 1,  
2 wherein the authentication request includes a pseudonym corresponding to an electronic  
3 commerce card account number and previously created by the central transaction server.

1                   8.       The electronic commerce card authentication system of claim 1,  
2 wherein the authentication request includes a pseudonym previously created by a merchant  
3 system that corresponds to an electronic commerce card account number.

1                   9.       The electronic commerce card authentication system of claim 1,  
2 wherein the central transaction server is adapted to initiate a charge request via a card  
3 association network in response to receiving an authentication response from the access  
4 control server.

1                   10.     A method of authenticating electronic commerce card information  
2 provided by a cardholder, the method comprising:  
3                   receiving an authentication request from a cardholder system;  
4                   forwarding the authentication request to an access control server;  
5                   relaying authentication information between the access control server and the  
6 cardholder system;  
7                   receiving an authentication response from the access control server; and  
8                   forwarding the authentication response to the cardholder system.

1                   11.     The method of claim 10, wherein the authentication response is  
2 adapted to be analyzed by a merchant system.

1                   12.     The method of claim 10, further comprising forwarding a copy of the  
2 authentication response to an authentication history server to be archived.

1                   13.     The method of claim 10, further comprising receiving a verifying  
2 enrollment request from a directory server, and sending a verifying enrollment response to  
3 the directory server.

1                   14.     The method of claim 13, wherein the verifying enrollment response is  
2 sent in response to a query to the access control server.

1                   15.     The method of claim 13, wherein the verifying enrollment response is  
2 sent to the directory server without querying the access control server, and further comprising  
3 querying the access control server in response to receiving an authentication request.

1                   16.     The method of claim 10, wherein the authentication request includes a  
2 pseudonym previously created by the central transaction server that corresponds to an  
3 electronic commerce card account number.

1                   17.     The method of claim 10, wherein the authentication request includes a  
2 pseudonym previously created by a merchant system that corresponds to an electronic  
3 commerce card account number.

1                   18.     The method of claim 1, further comprising initiating a charge request  
2 via a card association network in response to receiving an authentication response from the  
3 access control server.

1                   19.     An information storage medium including a set of instruction adapted  
2 to operate an information processing device to perform a set of steps, the set of steps  
3 comprising:

4                   receiving an authentication request from a cardholder system;  
5                   forwarding the authentication request to an access control server;  
6                   relaying authentication information between the access control server and the  
7 cardholder system;  
8                   receiving an authentication response from the access control server; and  
9                   forwarding the authentication response to the cardholder system.

1                   20.     The information storage medium of claim 19, wherein the  
2 authentication response is adapted to be analyzed by a merchant system.

1                   21.     The information storage medium of claim 19, wherein the set of steps  
2 further comprises forwarding a copy of the authentication response to an authentication  
3 history server to be archived.

1                   22.     The information storage medium of claim 19, wherein the set of steps  
2 further comprises receiving a verifying enrollment request from a directory server, and  
3 sending a verifying enrollment response to the directory server.

1                   23.     The information storage medium of claim 22, wherein the verifying  
2 enrollment response is sent in response to a query to the access control server.

1           24.     The information storage medium of claim 22, wherein the verifying  
2 enrollment response is sent to the directory server without querying the access control server,  
3 and the set of steps further comprise querying the access control server in response to  
4 receiving an authentication request.

1           25.     The information storage medium of claim 19, wherein the  
2 authentication request includes a pseudonym previously created by the central transaction  
3 server that corresponds to an electronic commerce card account number.

1           26.     The information storage medium of claim 19, wherein the  
2 authentication request includes a pseudonym previously created by a merchant system that  
3 corresponds to an electronic commerce card account number.

1           27.     The information storage medium of claim 19, wherein the set of steps  
2 further comprises initiating a charge request via a card association network in response to  
3 receiving an authentication response from the access control server.

1           28.     The method of claim 14, further comprising:  
2 receiving the verifying enrollment response from the access control server in  
3 response to the query; and  
4 forwarding the verifying enrollment response to the directory server.

1           29.     The method of claim 28, further comprising:  
2 modifying the verifying enrollment response received from the access control  
3 server; and  
4 forwarding the modified verifying enrollment response to the directory server.

1           30.     The information storage medium of claim 22, further comprising:  
2 receiving the verifying enrollment response from the access control server in  
3 response to the query; and  
4 forwarding the verifying enrollment response to the directory server.

1           31.     The information storage medium of claim 30, further comprising:  
2 modifying the verifying enrollment response received from the access control  
3 server; and

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forwarding the modified verifying enrollment response to the directory server.